

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Luz D Marichal  
 Debtor

Case No. 18-14614-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db  
 14164109 +Luz D Marichal, 1100 Newportville Road #833, Croydon, PA 19021-5046  
 +Bacalao Food Market Inc, Attn: Franklin D Rodriguez-Zapata, Pres, 4287-89 Frankford Ave, Philadelphia, PA 19124-3950  
 14164110 +Bacalao Fresh Super Market Inc, 125 Chester Ave, Lansdowne, PA 19050-3822  
 14164112 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666  
 14164118 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14164119 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14198150 +Eastern Funding LLC, c/oSaldutti Law Group, Rebecca K. McDowell Esq., 1735 Market St., Suite 3750, Philadelphia, PA 19103-7532  
 14164122 +Franklin Rodriguez-Zapata, 7 Holbrook Road, Havertown, PA 19083-5725  
 14164123 +GLEN HOLLOW APARTMENTS, 1100 NEWPORTVILLE RD, CROYDON, PA 19021-5055  
 14164125 +Money Gram International Inc, 1550 Utica Ave S, Minneapolis, MN 55416-5301  
 14164126 +MoneyGram, c/o Anthony Jones, Legal Affairs, 2828 N. Harwood Street 15th Floor, Dallas, TX 75201-1621  
 14164128 +Robert L Saldutti, Esquire, 1735 Market Street Suite 3750, Saldutti Law Group, Philadelphia, PA 19103-7532  
 14164131 +Three J Food Market Inc, Attn: Franklin D Rodriguez-Zapata, Pres, 1200 Maryland Ave, Wilmington, DE 19805-4732

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM Nov 10 2018 07:23:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Nov 10 2018 02:32:15 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:18 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:12 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14166857 +EDI: AISACG.COM Nov 10 2018 07:23:00 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14164113 EDI: BMW.COM Nov 10 2018 07:23:00 Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016  
 14166858 +EDI: AISACG.COM Nov 10 2018 07:23:00 BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14164111 +EDI: TSYS2.COM Nov 10 2018 07:23:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 14164117 EDI: CAPITALONE.COM Nov 10 2018 07:23:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 14164116 +EDI: CAPITALONE.COM Nov 10 2018 07:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14164120 +E-mail/Text: legal@easternfunding.com Nov 10 2018 02:31:06 Eastern Funding LLC, 213 W. 35th Street, 10th Floor, New York, NY 10001-0209  
 14164124 +EDI: HFC.COM Nov 10 2018 07:23:00 Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013  
 14164127 +E-mail/Text: collections@rapidadvantage.com Nov 10 2018 02:32:52 Rapid Financial Services LLC, 4500 East West Highway, 6th Floor, Bethesda, MD 20814-3327  
 14164132 EDI: TFSR.COM Nov 10 2018 07:23:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409  
 14164129 +E-mail/Text: legal@easternfunding.com Nov 10 2018 02:31:06 Theodore Jon Cohen, Esquire, c/o Eastern Funding LLC, 213 West 35th Street, 10th Floor, New York, NY 10001-0209  
 14164133 +EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo, 420 Montgomery Street, San Francisco, CA 94104-1298

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14164114\* +BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
 (address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016)  
 14164115\* +BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
 (address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016)  
 14198151\* +Eastern Funding LLC, c/oSaldutti Law Group, Rebecca K. McDowell Esq., 1735 Market St., Suite 3750, Philadelphia, PA 19103-7532  
 14164121\* +Eastern Funding LLC, 213 W. 35th Street, 10th Floor, New York, NY 10001-0209  
 14164130\* +Theodore Jon Cohen, Esquire, c/o Eastern Funding LLC, 213 West 35th Street, 10th Floor, New York, NY 10001-0209

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

CLAIR M. STEWART on behalf of Debtor Luz D Marichal clairstewart@cestewartlaw.com,  
clairstewartecfmail@gmail.com  
JASON BRETT SCHWARTZ on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
REBECCA K. MCDOWELL on behalf of Creditor EASTERN FUNDING, LLC rmcdowell@slgcollect.com,  
pwirth@slgcollect.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Luz D Marichal</u>	Social Security number or ITIN	<b>xxx-xx-6541</b>
	First Name Middle Name Last Name	EIN	<b>47-2229674</b>
Debtor 2	<u></u>	Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-14614-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Luz D Marichal  
fdba Bacalao Fresh Super Market Inc., fka Luz D  
Ramos

11/8/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**